

WITHOUT RECOURSE PAY TO THE ORDER OF

First Mortgage Corp.

RYLAND MORTGAGE COMPANY

Leslie K. Glassberg

Name: Leslie K. Glassberg
Title: Assistant Secretary

Date: January 29, 1981

Without recourse pay to the order of

FIRST MORTGAGE CORPORATION

BY John A. [Signature]
Vice President

Endorsement invalidated by Sovran Mortgage Corporation
successor in interest to F & M Mortgage Corporation, formerly
known as First Mortgage Corporation, by name change from
F & M Mortgage Corporation to Sovran Mortgage Corporation,
which name change was effective December 31, 1983.

SOVRAN MORTGAGE CORPORATION

BY: [Signature]
Robert D. Steele, Jr.
Vice President